

**II. Amendment to the Specification:**

Please amend paragraph [0022] as follows:

[0022] FIG. 1 illustrates a system that can use a keycard in the distribution of stored-value cards according to one embodiment of the present invention. The system comprises one or more merchants 8, one or more point-of-sale merchant terminals 12, a merchant communication interface 13, a communications network 10, a host bank 20, and a central processor 28 comprising a processor 16 and database 18. As shown in FIG. 1, by way of a communications network 10 and/or a point-of-sale merchant terminal 12. The communications network 10 may comprise a public switched phone network, a wireless network, a dedicated data circuit such as a dedicated phone line, a credit or debit card network, the Internet, an intranet, etc., over which credit or debit card transactions are authorized or denied. The point-of-sale merchant terminal 12 may comprise a credit or debit card terminal, is used to send a request to a stored-value card data management system 28 14, such as may be managed and operated by the assignee of the present invention. The terminal's 12 request may result when keycard information is input at the merchant terminal 12.